

# PINNACLE BANK

Take proactive steps to protect you and your account(s) from fraud, and financial scams.



Several fraud prevention tactics can be implemented as part of your daily routine!

## How Payment Verification Can Help Stop Fraudsters

When initiating a payment, it is recommended that you verify that the payment instructions are valid and accurate prior to submitting the transaction.

If you are contacted by a company to update bill-payment information or asked to verify your own financial information, the best practice is to call them at a known number, not to a phone number listed in the request received, and confirm the validity of the request.

*Remember, Banks will not contact you to obtain financial information.*

## How Enabling Transaction Alerts Can Help Detect Fraud

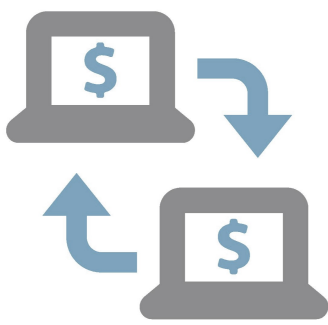
Online Banking transaction alerts are highly customizable and encourage smart financial management. Online Banking alerts that provide details on Low Balance, Activity Monitoring, and Electronic Transactions Transmitted can assist in being aware of your finances as well as alert you of any potential suspicious or unauthorized activity.



## Additional Account Monitoring & Reconciling Tools

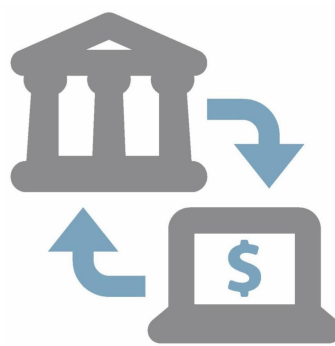
When additional assistance is needed in combatting payment fraud, Pinnacle Bank has the tools that can assist in the monitoring process.

Pinnacle Bank offers a wide range of monitoring tools to assist in combating fraud before it affects your finances.



### ACH Positive Authorizations

Monitor and assign authorized ACH companies to transact on your account. Authorizations can be based on transaction amount thresholds, and an authorization expiration date.



### Micro-Deposits on External Transfers

Micro-Entries (or micro-deposits) are transactions under \$1.00 that validate account information and verify that the person you are attempting to make a payment to has access to the account.

Pinnacle Bank's Online Banking system will request verification of the amounts transmitted, to verify that the person you are attempting to pay is truly the account owner.

## Card Controls

The Card Controls function allows you to manage all aspects of your Debit Cards and transactions, from pre-authorization controls to location-based type controls. Card Transaction Alerts are available via Pinnacle Bank's mobile and SecurLock Equip apps providing immediate knowledge of attempted card usage, based on set alert parameters.

### Available controls options are:

- **Enable Card for Use** – Allows you to enable or disable card usage.
- **Remove Card** – Un-enrolls the card from the card controls feature.
- **Location Controls** – Provides access to block international, or set up to three locations where the card can be used.
- **Transaction Types** – Allows you to customize the type of transactions allowed.
- **Merchant Types** – Allows you to select the type of Merchants allowed to attempt transactions.
- **Threshold Amount** – Provides the ability to set per-transaction limits.



To learn more about how to protect you and your accounts click on:

[Online Banking Fraud Prevention Best Practices](#)

## Contact us right away if there's a problem!

If you believe you have been the victim of a fraud scheme, detected illegitimate activity on your account, or something just doesn't seem right — contact us immediately.

We will work with you to review your transactions to understand the extent of the issue.

Pinnacle Bank

(888) 485-7050



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